Appl. No. 09/971,726   **PATENT**
Amdt. dated January 12, 2009
Reply to Office Action of July 10, 2008

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

      1. (Currently Amended) A method for processing a financial instrument, the method comprising:

      receiving**, at a computer,** an electronic package defining an image of the financial instrument at a first institution from a presenter, the image having been generated as part of a transaction at a point of sale; and

      crediting**, via a computer,** the presenter for funds in accordance with the financial instrument.

      2. (Original) The method recited in claim 1 wherein the electronic package comprises the image.

      3. (Currently Amended) The method recited in claim 1 wherein the image is stored at a location within a depository**, wherein the depository is comprised of a computer,** and the electronic package comprises a reference to the location.

      4. (Original) The method recited in claim 1 wherein the first institution comprises a financial institution.

      5. (Original) The method recited in claim 4 wherein the first institution comprises a bank.

      6. (Currently Amended) The method recited in claim 1 further comprising transmitting**, via a computer,** the electronic package to a second institution for recovery of the funds.

7. (Original) The method recited in claim 6 wherein the second institution comprises a clearing institution.

8. (Original) The method recited in claim 7 wherein the clearing institution comprises a reserve institution.

9. (Currently Amended) The method recited in claim 6 wherein the second institution comprises a drawee financial institution, the method further comprising identifying**,** **via a computer,** the drawee financial institution from the electronic package.

10. (Original) The method recited in claim 9 wherein the first institution comprises a clearing institution.

11. (Currently Amended) The method recited in claim 6 wherein crediting the presenter comprises provisionally crediting an account of the presenter, the method further comprising releasing**, via a computer,** the credited funds after recovery of the funds.

12. (Original) The method recited in claim 1 wherein the first institution comprises a drawee financial institution identified by the financial instrument.

13. (Original) The method recited in claim 12 wherein the presenter comprises a clearing institution.

14. (Original) The method recited in claim 1 wherein the image is encrypted, the method further comprising decrypting the image.

15. (Original) The method recited in claim 1 wherein the financial instrument comprises a check.

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16. (Original) The method recited in claim 1 wherein the financial instrument comprises a credit-card sales slip.

17. – 29. (Canceled).

30. (Original) A computer-readable storage medium having a computer-readable program embodied therein for directing operation of a computer system for a first institution, the computer system including a communications system, a processor, and a storage device, wherein the computer-readable program includes instructions for operating the computer system to process a financial instrument in accordance with the following:

receiving an electronic package defining an image of the financial instrument from a presenter with the communications system, the image having been generated as part of a transaction at a point of sale; and

crediting an account of the presenter for funds in accordance with the financial instrument.

31. (Original) The computer-readable storage medium recited in claim 30 wherein the computer-readable program further includes instructions for operating the computer system for transmitting the electronic package to a second institution for recovery of the funds.

32. (Original) The computer-readable storage medium recited in claim 30 wherein the image is stored at a location within a depository and the electronic package comprises a reference to the location, the computer-readable program further including instructions for retrieving the image from the location.

33. (Original) The computer-readable storage medium recited in claim 30 wherein the financial instrument comprises a check.

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34. (Original) A computer system comprising:

a communications system;

a storage device;

a processor in communication with the communications system and the storage device; and

a memory coupled with the processor, the memory comprising a computer-readable storage medium having a computer-readable program embodied therein for directing operation of the computer system to process a financial instrument, the computer-readable program including:

instructions for receiving an electronic package defining an image of the financial instrument from a presenter with the communications system, the image having been generated as part of a transaction at a point of sale; and

instructions for crediting the presenter for funds in accordance with the financial instrument.

35. (Original) The computer system recited in claim 34 wherein the computer-readable program further includes instructions for transmitting the image of the financial instrument to a second institution for recovery of the funds.

36. (Original) The computer system recited in claim 34 wherein the image is stored at a location within a depository and the electronic package comprises a reference to the location, the computer-readable program further including instructions for retrieving the image from the location.

37. (Original) The computer system recited in claim 34 wherein the communications system is adapted for connection with the Internet.

38. (Original) The computer system recited in claim 34 wherein the financial instrument comprises a check.